

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ZAJAC, BRIAN

§ Case No. 09-47675-BWB

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 17, 2009. The undersigned trustee was appointed on December 17, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 12,660.08

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>4,784.89</u>
Bank service fees	<u>141.16</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>7,734.03</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 04/29/2010 and the deadline for filing governmental claims was 04/29/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,016.01. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,016.01, for a total compensation of \$2,016.01.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/01/2016 By:/s/THOMAS B. SULLIVAN, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

Case Number: 09-47675-BWB

Case Name: ZAJAC, BRIAN

Period Ending: 06/01/16

Trustee: (330180) THOMAS B. SULLIVAN, TRUSTEE

Filed (f) or Converted (c): 12/17/09 (f)

§341(a) Meeting Date: 01/25/20

Claims Bar Date: 04/29/10

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1817 CORA STREET, CREST HILL, IL	101,289.00	0.00	0.00	FA
2	CHECKING ACCOUNT/ HARRIS BANK	150.00	0.00	0.00	FA
3	CHECKING ACCOUNT US BANK	50.00	0.00	0.00	FA
4	MISC HOUSEHOLD GOODS	1,000.00	0.00	0.00	FA
5	CLOTHING	400.00	0.00	0.00	FA
6	IRA W. SAFE HARBOUR	1,233.00	0.00	0.00	FA
7	401K WITH JP MORGAN CHASE	7,109.00	0.00	0.00	FA
8	EXXON MOBILE SHARES	980.62	0.00	0.00	FA
9	EMPLOYMENT DISCRIMINATION CLAIM	0.00	10,000.00	12,660.08	FA
10	2002 DODGE	500.00	0.00	0.00	FA
11	1993 TOYOTA PASEO	475.00	0.00	0.00	FA
12	1992 TOYOTA PASEO	800.00	0.00	0.00	FA
13	1980 PONTIAC TRANS AM	100.00	0.00	0.00	FA
14	1990 TOYOTA CELICA	300.00	0.00	0.00	FA
15	1983 CHEVROLET CAPRICE	300.00	0.00	0.00	FA
15	Assets    Totals (Excluding unknown values)	\$114,686.62	\$10,000.00	\$12,660.08	\$0.00

**Major Activities Affecting Case Closing:**

AWAITING FINAL TAX RETURNS; TFR TO FOLLOW

SETTLEMENT ON CLAIM HAS BEEN REACHED; AWAITING PAYMENT; FINAL REPORT TO FOLLOW

Initial Projected Date Of Final Report (TFR): December 31, 2014

Current Projected Date Of Final Report (TFR): June 30, 2016

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

Case Number: 09-47675-BWB

Trustee: THOMAS B. SULLIVAN, TRUSTEE (330180)

Case Name: ZAJAC, BRIAN

Bank Name: Rabobank, N.A.

Taxpayer ID #: \*\*-\*\*2929

Account: \*\*\*\*\*3766 - Checking Account

Period Ending: 06/01/16

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/08/15		RAYMOND JAMES	LIQUIDATION OF SHARES IN AMERICAN AIRLINES		12,354.25		12,354.25
		Raymond James	fees -280.13	3991-320			12,354.25
	{9}	Raymond James	Sale of Stock 12,634.38	1123-000			12,354.25
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.25	12,343.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.34	12,324.66
08/11/15	{9}	AMERICAN AIRLINES GROUP INC	LIQUIDATION OF STOCK	1123-000	25.70		12,350.36
08/21/15	101	Law Offices of William J. Factor	FEES TO TRUSTEE'S COUNSEL PER ORDER OF 8/14/15 DOC 33	3210-000		4,500.00	7,850.36
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.15	7,833.21
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.47	7,817.74
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.24	7,806.50
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.85	7,795.65
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.33	7,783.32
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.79	7,772.53
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.77	7,761.76
03/07/16	102	ARTHUR B. LEVINE COMPANY	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2015 FOR CASE #09-47675, Bond No. 10BSBGR6291	2300-000		4.76	7,757.00
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.24	7,744.76
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.73	7,734.03

ACCOUNT TOTALS	12,379.95	4,645.92	\$7,734.03
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>12,379.95</b>	<b>4,645.92</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$12,379.95</b>	<b>\$4,645.92</b>	

Net Receipts :	12,379.95
Plus Gross Adjustments :	280.13
Net Estate :	\$12,660.08

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****3766	12,379.95	4,645.92	\$7,734.03
	<b>\$12,379.95</b>	<b>\$4,645.92</b>	<b>\$7,734.03</b>

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**      **Claims Bar Date:** April 29, 2010

<b>Case Number:</b> 09-47675-BWB <b>Debtor Name:</b> ZAJAC, BRIAN		Page: 1	<b>Date:</b> June 1, 2016 <b>Time:</b> 05:34:13 PM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
BOND 200	ARTHUR B. LEVINE COMPANY 60 EAST 42ND STREET ROOM 965 NEW YORK, NY 10165	Admin Ch. 7		\$4.76	\$4.76	0.00
ADMIN1 200	Law Offices of William J. Factor 105 W. Madison Suite 1500 Chicago, IL 60602	Admin Ch. 7		\$4,500.00	\$4,500.00	0.00
ADMIN2 200	THOMAS B. SULLIVAN, TRUSTEE 105 W Madison Suite 1500 Chicago, IL 60602	Admin Ch. 7		\$2,016.01	\$0.00	2,016.01
ADMIN3 200	Alan D. Lasko Alan D. Lasko & Associates,P.C 29 S. LaSalle Street, Ste 1240 Chicago, IL 60603	Admin Ch. 7		\$1,225.82	\$0.00	1,225.82
ADMIN4 200	Alan D. Lasko Alan D. Lasko & Associates,P.C 29 S. LaSalle Street, Ste 1240 Chicago, IL 60603	Admin Ch. 7		\$39.22	\$0.00	39.22
1 610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$1,657.44	\$0.00	1,657.44
2 610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$2,429.69	\$0.00	2,429.69
3 610	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$4,469.90	\$0.00	4,469.90
4 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$3,510.91	\$0.00	3,510.91
5 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$5,561.07	\$0.00	5,561.07
6 610	Infibank - Principal Bank Cardmember Services 1620 Dodge St., Stop Code 3105 Omaha, NE 68197	Unsecured		\$2,193.89	\$0.00	2,193.89
7 610	U.S. Bank N.A. P.O. Box 5229 Cincinnati, OH 45201	Unsecured		\$14,790.01	\$0.00	14,790.01
<b>&lt;&lt; Totals &gt;&gt;</b>				42,398.72	4,504.76	37,893.96

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-47675-BWB

Case Name: ZAJAC, BRIAN

Trustee Name: THOMAS B. SULLIVAN, TRUSTEE

**Balance on hand:** \$ 7,734.03

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,734.03

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS B. SULLIVAN, TRUSTEE	2,016.01	0.00	2,016.01
Attorney for Trustee, Fees - Law Offices of William J. Factor	4,500.00	4,500.00	0.00
Accountant for Trustee, Fees - Alan D. Lasko	1,225.82	0.00	1,225.82
Accountant for Trustee, Expenses - Alan D. Lasko	39.22	0.00	39.22
Other Expenses: ARTHUR B. LEVINE COMPANY	4.76	4.76	0.00

Total to be paid for chapter 7 administration expenses: \$ 3,281.05

Remaining balance: \$ 4,452.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			
Total to be paid for prior chapter administrative expenses:	\$ <u>0.00</u>		
Remaining balance:	\$ <u>4,452.98</u>		

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 4,452.98

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,612.91 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 12.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	1,657.44	0.00	213.24
2	DISCOVER BANK	2,429.69	0.00	312.58
3	CAPITAL ONE BANK (USA), N.A.	4,469.90	0.00	575.06
4	Chase Bank USA, N.A.	3,510.91	0.00	451.68
5	Chase Bank USA, N.A.	5,561.07	0.00	715.43
6	Infibank - Principal Bank	2,193.89	0.00	282.25
7	U.S. Bank N.A.	14,790.01	0.00	1,902.74

Total to be paid for timely general unsecured claims: \$ 4,452.98  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
	Total to be paid for tardy general unsecured claims:		\$	0.00
	Remaining balance:		\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
	Total to be paid for subordinated claims:	\$	0.00	
	Remaining balance:	\$	0.00	